

Information to identify the case:

Debtor 1	Michael Reckeweg	Social Security number or ITIN	xxx-xx-8404
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-21259-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Reckeweg

4/14/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New JerseyIn re:
Michael Reckeweg
DebtorCase No. 14-21259-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 40

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db
514826186 +Michael Reckeweg, 100 Easton Court, Williamstown, NJ 08094-2105
+Apogee Financial Investments Inc, Attn: President, CFO or Managing Partne,
20711 Sterlington Drive, Land O Lakes, FL 34638-4317
514826189 +CVS, 1 CVS Drive, Woonsocket, RI 02895-6195
514826187 +Cheryl Green, c/o Hoffman & Dimuzio, 25 Hunter Street, Woodbury, NJ 08096-4605
514826188 Cheryl Green, c/o Hoffman & DiMuzio, 1739-1753 Delsea Drive, Franklinville, NJ 08322-2530
514854398 +Cheryl Green, c/o Hoffman DiMuzio, 412 Swedesboro Road, Mullica Hill, NJ 08062-1816
514826190 +Division of Employer Accounts, State of New Jersey, ATTN Bankruptcy Department,
PO Box 245, Trenton, NJ 08695-0245
514826191 +Financial Recoveries, 200 East Park Drive Suite 100, Mount Laurel, NJ 08054-1297
514826192 +Gary W. Stuhltrager, Esq., 1045 Cooper Street, Deptford, NJ 08096-3019
514826194 +Kennedy Health System, Patient Billing, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
514826195 +Monroe Township Tax Collector, Monroe Township Tax Office, 125 Virginia Avenue, Suite #6,
Williamstown, NJ 08094-1768
514826196 +Motor Vehicle Commission, Attn: Caryl McDonald, PO Box 160, Trenton, NJ 08666-0160
514826198 Northeast Legal Group, 17 Squadron Blvd., New City, NY 10956-5214
514826201 +Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
515328737 STATE OF NEW JERSEY, DIVISION OF EMPLOYER ACCOUNTS, PO BOX 379, TRENTON, NJ 08625-0379
514826205 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation,
ATTN Bankruptcy Department, PO Box 245, Trenton, NJ 08695)
514826203 +South Jersey Gas, Attn: Bankruptcy Dept, #1 South Jersey Plaza Rt 54,
Folsom, NJ 08037-9100
518004333 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
518004334 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
514974345 State of New Jersey, PO Box 136 4th Floor, Trenton NJ 08666-0136
516157102 +THE BANK OF NEW YORK MELLON F/K/A THE et.al., Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill SC 29715-7203
514826206 +Team Pediatric Associates, Attn: Bankruptcy Dept., PO Box 5305, Akron, OH 44334-0305
518199912 +The Bank of New York Mellon, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
515065691 +The Bank of New York Mellon, fka The Bank of New Y, c/o Zucker Goldberg & Ackerman,
200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
514826207 +Tyrone Fooks, 105 James Place, Clayton, NJ 08312-1247
515056716 +Tyrone Y Fooks, Wasserstrum & Herron, LLP, 205 W. Landis Avenue, Vineland, NJ 08360-8103
515180089 +Tyrone Y Fooks, c/o Wasserstrum & Herron, LLP, 205 W. Landis Avenue,
Vineland, NJ 08360-8103
515121946 +Tyrone Y. Fooks, 105 James Place, Clayton, NJ 08312-1247
514826210 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 15 2020 01:33:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 15 2020 01:33:07 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514826185 +EDI: BASKLAR.COM Apr 15 2020 04:28:00 Andrew Sklar, Esq.,
102 Browning Lane, Bldg B Suite 1, Cherry Hill, NJ 08003-3195
514873291 E-mail/Text: bankruptcy@pepcoholdings.com Apr 15 2020 01:32:23 Atlantic City Electric,
5 Collins Drive Suite 2133, Carneys Point NJ 08069-3600
514826193 EDI: IRS.COM Apr 15 2020 04:28:00 Internal Revenue Service,
Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
514826199 +E-mail/Text: ebn@vativrecovery.com Apr 15 2020 01:32:25 Palasides Collection LLC,
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2524
514826200 +E-mail/Text: ebn@vativrecovery.com Apr 15 2020 01:32:25 Palisades Collection LLC,
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
514826202 E-mail/Text: Supportservices@receivablesperformance.com Apr 15 2020 01:34:16
Receivalbes Perform Mangament, 20816 44th Avenue W, Suite 100, Lynnwood, WA 98036-7744
515375089 +EDI: WFFC.COM Apr 15 2020 04:28:00 Wells Fargo Bank, NA, MAC#D3347-014,
3476 Stateview Blvd, Fort Mill, SC 29715-7203
514826208 +EDI: WFFC.COM Apr 15 2020 04:28:00 Wells Fargo Home Mortgage, 3480 Stateview Blvd.,
Fort Mill, SC 29715-7203
514826209 +EDI: WFFC.COM Apr 15 2020 04:28:00 Wells Fargo Home Mortgage, 3476 Stateview Blvd.,
MAC X7801-01X, Fort Mill, SC 29715-7203

TOTAL: 11

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: Apr 14, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon f/k/a The Bank of New
cr* +Tyrone Y Fooks, 105 James Place, Clayton, NJ 08312-1247
514826204* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08646)
514826197 ##+NJJAISC, PO Box 4850, Trenton, NJ 08650-4850

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 14, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor The Bank of New York Mellon, fka The Bank of New York
as Successor in interest to JP Morgan Chase Bank NA as Trustee for Bear Stearns Asset Backed
Securities Trust 2004-SD2, Asset-Backed Certificates, nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New York
as Successor in interest to JP Morgan Chase Bank NA as Trustee for Bear Stearns Asset Backed
Securities Trust 2004-SD2, Asset-Backed Certificates, dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Dept Of Labor
heather.anderson@law.dol.lps.state.nj.us
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John W. Trimble, Jr. on behalf of Creditor Monroe Township Tax Collector
john.trimble@trimbleandarmano.com, receptionist@trimbleandarmano.com
Keith R. Trimble on behalf of Creditor Monroe Township Tax Collector
keith.trimble@trimbleandarmano.com, G23844@notify.cincompass.com
Nicholas S. Herron on behalf of Plaintiff Tyrone Y Fooks nicholas.s.herron@gmail.com,
gl17172@notify.cincompass.com, ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New
York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Bear Stearns Asset
Backed Securities Trust 2004-SD2, Asset-Backed Certificates, rsolarz@kmlawgroup.com
S. Daniel Hutchison on behalf of Defendant Michael Reckeweg sdhteamlaw@outlook.com,
backupcourt@outlook.com; sdhlawparal@outlook.com; hutchisonsr39026@notify.bestcase.com
S. Daniel Hutchison on behalf of Debtor Michael Reckeweg sdhteamlaw@outlook.com,
backupcourt@outlook.com; sdhlawparal@outlook.com; hutchisonsr39026@notify.bestcase.com
Seymour Wasserstrum on behalf of Creditor Tyrone Y Fooks mylawyer7@aol.com,
ecf@seymourlaw.net; r47769@notify.bestcase.com

TOTAL: 13